

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Caryn S. Falcone

Case No. 23-20223-JAD

Chapter 13

Debtor(s).

Related to Doc. Nos. 21 & 93 and 97

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated March 13, 2023
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$ _____ to \$ _____ per _____, effective _____; and/or the Plan term shall be changed from _____ months to _____ months.


- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The Trustee shall deduct and pay the additional \$1,909.55 in direct Trustee fees from the net sale proceeds from sale approved at Doc 84. Furthermore, Paragraph K of the confirmation order entered at Doc. 93 contains an incorrect document number and is hereby amended to the following: Net Sale proceeds from sale approved at Doc. 84 shall, after deduction of appropriate Trustee fees, be used to pay balance due on allowed Debtor counsel fees and unsecured creditors in full, with any remainder to be used for general plan funding.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 17th day of July, 2024

Dated: 7/17/2024


United States Bankruptcy Judge ^{sjk}
Jeffery A. Deller

Stipulated by:

/s/ Kenneth Steidl
Kenneth Steidl (PA I.D. #34965)
Counsel to Debtor
Steidl & Steinberg
707 Grant Street, Ste 2830
Pittsburgh, PA 15219
412-391-8000
ken.steidl@steidl-steinberg.com

Stipulated by:

/s/ Katherine DeSimone
Katherine DeSimone (PA I.D. #42575)
Counsel to Chapter 13 Trustee
Office of the Chapter 13 Trustee
U.S. Steel Tower – Suite 3250
Pittsburgh, PA 15219
412-471-5566
kdesimone@chapter13trusteewdpa.com

cc: All Parties in Interest to be served by Clerk

FILED
7/17/24 1:36 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Caryn S. Falcone
Debtor

Case No. 23-20223-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 17, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2024:

Recip ID	Recipient Name and Address
db	+ Caryn S. Falcone, 3486 Boyd Street, Finleyville, PA 15332-1222
cr	+ Borough of Bridgeville, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219 UNITED STATES 15219-1753
r	+ Dianne C. Wilk, REMAX Select Realty, 5301 Grove Road, Suite M208, Pittsburgh, PA 15236-1696
15586634	+ Borough of Bridgeville, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jul 18 2024 00:20:00	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2024 00:32:53	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15567729	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 18 2024 00:20:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15579756	+ Email/Text: ebnjts@grblaw.com	Jul 18 2024 00:20:00	Borough of Bridgeville, c/o GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15586623	+ Email/Text: ebnjts@grblaw.com	Jul 18 2024 00:20:00	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15567730	+ Email/Text: ebnjts@grblaw.com	Jul 18 2024 00:20:00	Chartiers Valley School District, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15579757	+ Email/Text: ebnjts@grblaw.com	Jul 18 2024 00:20:00	Chartiers Valley School District, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15607085	+ Email/Text: ebnjts@grblaw.com	Jul 18 2024 00:20:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15569273	Email/Text: mrdiscen@discover.com	Jul 18 2024 00:20:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15567731	+ Email/Text: mrdiscen@discover.com	Jul 18 2024 00:20:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15567732	+ Email/Text: mrdiscen@discover.com	Jul 18 2024 00:20:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15570970	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 18 2024 00:32:25	MERRICK BANK, Resurgent Capital Services,

District/off: 0315-2

User: auto

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Date Rcvd: Jul 17, 2024

Form ID: pdf900

Total Noticed: 24

15567733	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 18 2024 00:35:17	PO Box 10368, Greenville, SC 29603-0368 Merrick Bank, c/o Resurgent Capital, Po Box 10368, Greenville, SC 29603-0368
15567735	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2024 00:20:00	PNC Bank, Po Box 94982, Cleveland, OH 44101
15590739	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2024 00:20:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15567734	^ MEBN	Jul 18 2024 00:01:52	PNC Bank, c/o KML Law Group, 701 Market Street, Suite 5000, BNY Mellon Independence Center, Philadelphia, PA 19106-1541
15567736	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2024 00:33:17	Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914
15567737	Email/Text: bankruptcy@springoakscapital.com	Jul 18 2024 00:20:00	Spring Oaks Capital, PO Box 1216, Chesapeake, VA 23327-1216
15567738	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 00:34:40	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15567911	^ MEBN	Jul 18 2024 00:02:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15579755	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15579758	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15579759	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15579760	*	Merrick Bank, c/o Resurgent Capital, Po Box 10368, Greenville, SC 29603-0368
15579762	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Po Box 94982, Cleveland, OH 44101
15579761	*+	PNC Bank, c/o KML Law Group, 701 Market Street, Suite 5000, BNY Mellon Independence Center, Philadelphia, PA 19106-1541
15579763	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914
15579764	*P++	SPRING OAKS CAPITAL LLC, 1400 CROSSWAYS BLVD STE 100B, CHESAPEAKE VA 23320-0207, address filed with court:, Spring Oaks Capital, PO Box 1216, Chesapeake, VA 23327-1216
15579765	*	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 1 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Bridgeville jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Caryn S. Falcone julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7